

Fill in this information to identify the case:

Debtor Name Victor H. Maia

United States Bankruptcy Court for the: Eastern District of Pennsylvania

Case number: 18-16907JKF☐ Check if this is an amended filing

Official Form 425C

Monthly Operating Report for Small Business Under Chapter 11

12/17

Month: JuneDate report filed: 07/20/2020
MM / DD / YYYYLine of business: Real EstateNAISC code: 531110

In accordance with title 28, section 1746, of the United States Code, I declare under penalty of perjury that I have examined the following small business monthly operating report and the accompanying attachments and, to the best of my knowledge, these documents are true, correct, and complete.

Responsible party: Victor H. Maia
 Original signature of responsible party: *Victor H. Maia*
 Printed name of responsible party: Victor H. Maia

1. Questionnaire

Answer all questions on behalf of the debtor for the period covered by this report, unless otherwise indicated.

If you answer No to any of the questions in lines 1-9, attach an explanation and label it Exhibit A.

	Yes	No	N/A
1. Did the business operate during the entire reporting period?	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
2. Do you plan to continue to operate the business next month?	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
3. Have you paid all of your bills on time?	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
4. Did you pay your employees on time?	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>
5. Have you deposited all the receipts for your business into debtor in possession (DIP) accounts?	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
6. Have you timely filed your tax returns and paid all of your taxes?	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
7. Have you timely filed all other required government filings?	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
8. Are you current on your quarterly fee payments to the U.S. Trustee or Bankruptcy Administrator?	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
9. Have you timely paid all of your insurance premiums?	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

If you answer Yes to any of the questions in lines 10-18, attach an explanation and label it Exhibit B.

10. Do you have any bank accounts open other than the DIP accounts?	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>
11. Have you sold any assets other than inventory?	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>
12. Have you sold or transferred any assets or provided services to anyone related to the DIP in any way?	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>
13. Did any insurance company cancel your policy?	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>
14. Did you have any unusual or significant unanticipated expenses?	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>
15. Have you borrowed money from anyone or has anyone made any payments on your behalf?	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>
16. Has anyone made an investment in your business?	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>

Debtor Name Victor H. MaiaCase number 18-16907JKF

17. Have you paid any bills you owed before you filed bankruptcy?

☐ ☒ ☐

18. Have you allowed any checks to clear the bank that were issued before you filed bankruptcy?

☐ ☒ ☐**2. Summary of Cash Activity for All Accounts****19. Total opening balance of all accounts**\$ 1,267.45

This amount must equal what you reported as the cash on hand at the end of the month in the previous month. If this is your first report, report the total cash on hand as of the date of the filing of this case.

20. Total cash receipts

Attach a listing of all cash received for the month and label it *Exhibit C*. Include all cash received even if you have not deposited it at the bank, collections on receivables, credit card deposits, cash received from other parties, or loans, gifts, or payments made by other parties on your behalf. Do not attach bank statements in lieu of *Exhibit C*.

Report the total from *Exhibit C* here.\$ 3,505.48**21. Total cash disbursements**

Attach a listing of all payments you made in the month and label it *Exhibit D*. List the date paid, payee, purpose, and amount. Include all cash payments, debit card transactions, checks issued even if they have not cleared the bank, outstanding checks issued before the bankruptcy was filed that were allowed to clear this month, and payments made by other parties on your behalf. Do not attach bank statements in lieu of *Exhibit D*.

Report the total from *Exhibit D* here.- \$ 5,123.35**22. Net cash flow**

Subtract line 21 from line 20 and report the result here.

This amount may be different from what you may have calculated as *net profit*.+ \$ -1,617.87**23. Cash on hand at the end of the month**

Add line 22 + line 19. Report the result here.

Report this figure as the *cash on hand at the beginning of the month* on your next operating report.

This amount may not match your bank account balance because you may have outstanding checks that have not cleared the bank or deposits in transit.

= \$ -350.42**3. Unpaid Bills**

Attach a list of all debts (including taxes) which you have incurred since the date you filed bankruptcy but have not paid. Label it *Exhibit E*. Include the date the debt was incurred, who is owed the money, the purpose of the debt, and when the debt is due. Report the total from *Exhibit E* here.

24. Total payables\$ 15,386.07*(Exhibit E)*

Debtor Name Victor H. MaiaCase number 18-16907JKF**4. Money Owed to You**

Attach a list of all amounts owed to you by your customers for work you have done or merchandise you have sold. Include amounts owed to you both before, and after you filed bankruptcy. Label it *Exhibit F*. Identify who owes you money, how much is owed, and when payment is due. Report the total from *Exhibit F* here.

25. **Total receivables** \$ 0.00
(*Exhibit F*)

5. Employees

26. What was the number of employees when the case was filed? 0
27. What is the number of employees as of the date of this monthly report? 0

6. Professional Fees

28. How much have you paid this month in professional fees related to this bankruptcy case? \$ 0.00
29. How much have you paid in professional fees related to this bankruptcy case since the case was filed? \$ 0.00
30. How much have you paid this month in other professional fees? \$ 0.00
31. How much have you paid in total other professional fees since filing the case? \$ 0.00

7. Projections

Compare your actual cash receipts and disbursements to what you projected in the previous month. Projected figures in the first month should match those provided at the initial debtor interview, if any.

	Column A		Column B		Column C
	Projected	—	Actual	=	Difference
	Copy lines 35-37 from the previous month's report.		Copy lines 20-22 of this report.		Subtract Column B from Column A.
32. Cash receipts	\$ <u>6,500.00</u>	—	\$ <u>3,505.48</u>	=	\$ <u>2,994.52</u>
33. Cash disbursements	\$ <u>6,000.00</u>	—	\$ <u>5,123.35</u>	=	\$ <u>876.65</u>
34. Net cash flow	\$ <u>500.00</u>	—	\$ <u>-1,617.87</u>	=	\$ <u>2,117.87</u>
35. Total projected cash receipts for the next month:					\$ <u>8,500.00</u>
36. Total projected cash disbursements for the next month:					— \$ <u>7,000.00</u>
37. Total projected net cash flow for the next month:					= \$ <u>1,500.00</u>

Debtor Name Victor H. Maia

Case number 18-16907JKF

8. Additional Information

If available, check the box to the left and attach copies of the following documents.

- ☒ 38. Bank statements for each open account (redact all but the last 4 digits of account numbers).
- ☒ 39. Bank reconciliation reports for each account.
- ☒ 40. Financial reports such as an income statement (profit & loss) and/or balance sheet.
- ☐ 41. Budget, projection, or forecast reports.
- ☐ 42. Project, job costing, or work-in-progress reports.

Print

Save As...

Reset

7:03 AM

08/21/20

Accrual Basis

Victor Maia DIP

Profit & Loss

June 2020

	Jun 20
Ordinary Income/Expense	
Income	
Passive	
Rent INCOME	3,505.48
Total Passive	3,505.48
Total Income	3,505.48
Gross Profit	3,505.48
Expense	
Auto	244.00
Bank Service Charges	24.95
Dues & Subscription	46.00
Food	174.07
Insurance	1,766.65
Meals & Entertainment	117.84
Phone	350.00
Repairs	523.00
Supplies	332.47
Taxes	
Property	1,116.17
Total Taxes	1,116.17
Utilities	438.20
Total Expense	5,133.35
Net Ordinary Income	-1,627.87
Net Income	-1,627.87

5:32 AM

07/06/20

Victor Maia DIP

Reconciliation Summary

01-Checking XXXX2751, Period Ending 06/30/2020

	<u>Jun 30, 20</u>
Beginning Balance	2,533.82
Cleared Transactions	
Checks and Payments - 54 items	-5,123.35
Deposits and Credits - 10 items	3,505.48
Total Cleared Transactions	<u>-1,617.87</u>
Cleared Balance	<u><u>915.95</u></u>
Register Balance as of 06/30/2020	915.95
Ending Balance	915.95

5:32 AM

07/06/20

Victor Maia DIP

Reconciliation Detail

01-Checking XXXX2751, Period Ending 06/30/2020

Type	Date	Num	Name	Clr	Amount	Balance
Beginning Balance						2,533.82
Cleared Transactions						
Checks and Payments - 54 items						
Check	06/01/2020		Richboro Beér & Soda	X	-149.62	-149.62
Check	06/01/2020		Wawa	X	-56.65	-206.27
Check	06/01/2020		Keller Williams Real...	X	-46.00	-252.27
Check	06/01/2020		Pallante's Italian Deli	X	-24.45	-276.72
Check	06/04/2020		Verizon	X	-350.00	-626.72
Check	06/05/2020		Wawa	X	-68.10	-694.82
Check	06/08/2020		Wal Mart	X	-42.66	-737.48
Check	06/08/2020		USCCA	X	-22.03	-759.51
Check	06/09/2020		TrueValue	X	-20.66	-780.17
Check	06/09/2020		Gulf	X	-20.00	-800.17
Check	06/10/2020		Google	X	-15.89	-816.06
Check	06/11/2020		Peco-Redwood79	X	-250.00	-1,066.06
Check	06/11/2020		Home Depot	X	-132.00	-1,198.06
Check	06/11/2020		Comcast Cable	X	-85.00	-1,283.06
Check	06/12/2020		Nationwide Insurance	X	-348.55	-1,631.61
Check	06/12/2020		Nationwide Ins - San...	X	-237.04	-1,868.65
Check	06/12/2020		Nationwide Insurance	X	-159.17	-2,027.82
Check	06/15/2020		Sunoco	X	-32.25	-2,060.07
Check	06/15/2020		Netflix	X	-16.95	-2,077.02
Check	06/18/2020		Amazon.com	X	-269.15	-2,346.17
Check	06/18/2020		FM Ins - Griscom4827	X	-105.35	-2,451.52
Check	06/18/2020		FM Ins - Berkshire1...	X	-105.35	-2,556.87
Check	06/18/2020		FM Ins - Tampa4755	X	-92.50	-2,649.37
Check	06/18/2020		FM Ins - Tackawann...	X	-91.47	-2,740.84
Check	06/18/2020		FM Ins - Tackawann...	X	-91.36	-2,832.20
Check	06/18/2020		FM Ins - Sellers1403	X	-89.51	-2,921.71
Check	06/18/2020		FM Ins - Wakeling20...	X	-70.72	-2,992.43
Check	06/18/2020		FM Ins - Valley5023	X	-70.72	-3,063.15
Check	06/18/2020		FM Ins - Ruscomb1...	X	-70.72	-3,133.87
Check	06/18/2020		FM Ins - Fillmore1641	X	-70.72	-3,204.59
Check	06/18/2020		FM Ins - Cloud4310	X	-70.72	-3,275.31
Check	06/18/2020		FM Ins - Albanus124e	X	-70.72	-3,346.03
Check	06/23/2020		Home Depot	X	-251.00	-3,597.03
Check	06/23/2020		COP-Sylvester5835	X	-92.83	-3,689.86
Check	06/23/2020		COP-Sanger2047	X	-86.16	-3,776.02
Check	06/23/2020		COP-Sellers1403	X	-83.36	-3,859.38
Check	06/23/2020		COP-Valley5023	X	-76.40	-3,935.78
Check	06/23/2020		COP-Albanus124e	X	-74.86	-4,010.64
Check	06/23/2020		COP-Claridge3952	X	-71.36	-4,082.00
Check	06/23/2020		COP-Ruscomb162w	X	-70.86	-4,152.86
Check	06/23/2020		COP-Tackawanna4...	X	-70.45	-4,223.31
Check	06/23/2020		COP-Cloud4310	X	-63.69	-4,287.00
Check	06/23/2020		COP-Griscom4827	X	-62.30	-4,349.30
Check	06/23/2020		COP-Church1932	X	-61.59	-4,410.89
Check	06/23/2020		COP-Lesher5348	X	-60.74	-4,471.63
Check	06/23/2020		COP-Tackawanna4...	X	-60.55	-4,532.18
Check	06/23/2020		COP-Tampa4755	X	-56.80	-4,588.98
Check	06/23/2020		COP-Fillmore1641	X	-52.49	-4,641.47
Check	06/23/2020		COP-Berkshire1909	X	-49.92	-4,691.39
Check	06/23/2020		COP-Palethorp4814	X	-21.81	-4,713.20
Check	06/24/2020		NBCMA	X	-188.20	-4,901.40
Check	06/24/2020		Budget Plumbing	X	-140.00	-5,041.40
Check	06/26/2020		Quickbooks Banking	X	-14.95	-5,056.35
Check	06/30/2020		Wawa	X	-67.00	-5,123.35
Total Checks and Payments					-5,123.35	-5,123.35

5:32 AM

07/06/20

Victor Maia DIP

Reconciliation Detail

01-Checking XXXX2751, Period Ending 06/30/2020

Type	Date	Num	Name	Clr	Amount	Balance
Deposits and Credits - 10 items						
Deposit	06/01/2020			X	190.00	190.00
Deposit	06/02/2020			X	985.00	1,175.00
Deposit	06/04/2020			X	160.00	1,335.00
Deposit	06/04/2020			X	903.02	2,238.02
Deposit	06/11/2020			X	100.00	2,338.02
Deposit	06/12/2020			X	177.46	2,515.48
Deposit	06/18/2020			X	500.00	3,015.48
Deposit	06/22/2020			X	100.00	3,115.48
Deposit	06/25/2020			X	290.00	3,405.48
Deposit	06/30/2020			X	100.00	3,505.48
Total Deposits and Credits					3,505.48	3,505.48
Total Cleared Transactions					-1,617.87	-1,617.87
Cleared Balance					-1,617.87	915.95
Register Balance as of 06/30/2020					-1,617.87	915.95
Ending Balance					-1,617.87	915.95

6:55 AM

08/21/20

Victor Maia DIP

Reconciliation Summary

02-Checking XXXX3728, Period Ending 06/30/2020

	<u>Jun 30, 20</u>
Beginning Balance	1,250.00
Cleared Transactions	
Checks and Payments - 1 item	<u>-10.00</u>
Total Cleared Transactions	<u>-10.00</u>
Cleared Balance	<u><u>1,240.00</u></u>
Register Balance as of 06/30/2020	1,240.00
Ending Balance	1,240.00

6:55 AM

08/21/20

Victor Maia DIP

Reconciliation Detail

02-Checking XXXX3728, Period Ending 06/30/2020

Type	Date	Num	Name	Clr	Amount	Balance
Beginning Balance						1,250.00
Cleared Transactions						
Checks and Payments - 1 item						
Check	06/30/2020			X	-10.00	-10.00
Total Checks and Payments					-10.00	-10.00
Total Cleared Transactions					-10.00	-10.00
Cleared Balance					-10.00	1,240.00
Register Balance as of 06/30/2020					-10.00	1,240.00
Ending Balance					-10.00	1,240.00

6:59 AM

Victor Maia DIP

08/21/20

Transaction Detail by Account - Exhibit C

Accrual Basis

June 2020

Type	Date	Num	Class	Clr	Split	Amount	Balance
Passive							
Rent INCOME							
Deposit	06/01/2020		Lesh5348		01-Checking XXXX2751	190.00	190.00
Deposit	06/02/2020		Tackawanna4562		01-Checking XXXX2751	985.00	1,175.00
Deposit	06/04/2020		Lesh5348		01-Checking XXXX2751	160.00	1,335.00
Deposit	06/04/2020		Claridge3952		01-Checking XXXX2751	903.02	2,238.02
Deposit	06/11/2020		Lesh5348		01-Checking XXXX2751	100.00	2,338.02
Deposit	06/12/2020		Tackawanna4562		01-Checking XXXX2751	177.46	2,515.48
Deposit	06/18/2020		Ruscomb162w		01-Checking XXXX2751	500.00	3,015.48
Deposit	06/22/2020		Lesh5348		01-Checking XXXX2751	100.00	3,115.48
Deposit	06/25/2020		Lesh5348		01-Checking XXXX2751	290.00	3,405.48
Deposit	06/30/2020		Lesh5348		01-Checking XXXX2751	100.00	3,505.48
Total Rent INCOME						3,505.48	3,505.48
Total Passive						3,505.48	3,505.48
TOTAL						3,505.48	3,505.48

7:00 AM

08/21/20

Victor Maia DIP
Check Detail - Exhibit D

June 2020

Type	Num	Date	Name	Paid Amount	Account	Original Amount
Check		06/01/2020	Pallante's Italian Deli		01-Checking XXXX2751	-24.45
				-24.45	Food	24.45
TOTAL				-24.45		24.45
Check		06/01/2020	Keller Williams Real Estate		01-Checking XXXX2751	-46.00
				-46.00	Dues & Subscription	46.00
TOTAL				-46.00		46.00
Check		06/01/2020	Richboro Beer & Soda		01-Checking XXXX2751	-149.62
				-149.62	Food	149.62
TOTAL				-149.62		149.62
Check		06/01/2020	Wawa		01-Checking XXXX2751	-56.65
				-56.65	Auto	56.65
TOTAL				-56.65		56.65
Check		06/04/2020	Verizon		01-Checking XXXX2751	-350.00
				-350.00	Phone	350.00
TOTAL				-350.00		350.00
Check		06/05/2020	Wawa		01-Checking XXXX2751	-68.10
				-68.10	Auto	68.10
TOTAL				-68.10		68.10
Check		06/08/2020	Wal Mart		01-Checking XXXX2751	-42.66
				-42.66	Supplies	42.66
TOTAL				-42.66		42.66
Check		06/08/2020	USCCA		01-Checking XXXX2751	-22.03
				-22.03	Insurance	22.03
TOTAL				-22.03		22.03
Check		06/09/2020	Gulf		01-Checking XXXX2751	-20.00
				-20.00	Auto	20.00
TOTAL				-20.00		20.00
Check		06/09/2020	TrueValue		01-Checking XXXX2751	-20.66
				-20.66	Supplies	20.66
TOTAL				-20.66		20.66
Check		06/10/2020	Google		01-Checking XXXX2751	-15.89
				-15.89	Meals & Entertainment	15.89
TOTAL				-15.89		15.89
Check		06/11/2020	Comcast Cable		01-Checking XXXX2751	-85.00
				-85.00	Meals & Entertainment	85.00
TOTAL				-85.00		85.00
Check		06/11/2020	Peco-Redwood79		01-Checking XXXX2751	-250.00
				-250.00	Utilities	250.00
TOTAL				-250.00		250.00

7:00 AM

08/21/20

Victor Maia DIP
Check Detail - Exhibit D
 June 2020

Type	Num	Date	Name	Paid Amount	Account	Original Amount
Check		06/11/2020	Home Depot		01-Checking XXXX2751	-132.00
				-132.00	Repairs	132.00
TOTAL				-132.00		132.00
Check		06/12/2020	Nationwide Insurance		01-Checking XXXX2751	-348.55
				-348.55	Insurance	348.55
TOTAL				-348.55		348.55
Check		06/12/2020	Nationwide Insurance		01-Checking XXXX2751	-159.17
				-159.17	Insurance	159.17
TOTAL				-159.17		159.17
Check		06/12/2020	Nationwide Ins - Sanger2047		01-Checking XXXX2751	-237.04
				-37.00	Insurance	37.00
				-38.83	Insurance	38.83
				-78.30	Insurance	78.30
				-82.91	Insurance	82.91
TOTAL				-237.04		237.04
Check		06/15/2020	Netflix		01-Checking XXXX2751	-16.95
				-16.95	Meals & Entertainment	16.95
TOTAL				-16.95		16.95
Check		06/15/2020	Sunoco		01-Checking XXXX2751	-32.25
				-32.25	Auto	32.25
TOTAL				-32.25		32.25
Check		06/18/2020	FM Ins - Wakeling2051		01-Checking XXXX2751	-70.72
				-70.72	Insurance	70.72
TOTAL				-70.72		70.72
Check		06/18/2020	FM Ins - Valley5023		01-Checking XXXX2751	-70.72
				-70.72	Insurance	70.72
TOTAL				-70.72		70.72
Check		06/18/2020	FM Ins - Ruscomb162w		01-Checking XXXX2751	-70.72
				-70.72	Insurance	70.72
TOTAL				-70.72		70.72
Check		06/18/2020	FM Ins - Fillmore1641		01-Checking XXXX2751	-70.72
				-70.72	Insurance	70.72
TOTAL				-70.72		70.72
Check		06/18/2020	FM Ins - Cloud4310		01-Checking XXXX2751	-70.72
				-70.72	Insurance	70.72
TOTAL				-70.72		70.72
Check		06/18/2020	FM Ins - Albanus124e		01-Checking XXXX2751	-70.72
				-70.72	Insurance	70.72
TOTAL				-70.72		70.72
Check		06/18/2020	FM Ins - Sellers1403		01-Checking XXXX2751	-89.51
				-89.51	Insurance	89.51
TOTAL				-89.51		89.51

Victor Maia DIP

Check Detail - Exhibit D

June 2020

7:00 AM

08/21/20

Type	Num	Date	Name	Paid Amount	Account	Original Amount
Check		06/18/2020	FM Ins - Tackawanna4649		01-Checking XXXX2751	-91.36
				-91.36	Insurance	91.36
TOTAL				-91.36		91.36
Check		06/18/2020	FM Ins - Tackawanna4562		01-Checking XXXX2751	-91.47
				-91.47	Insurance	91.47
TOTAL				-91.47		91.47
Check		06/18/2020	FM Ins - Tampa4755		01-Checking XXXX2751	-92.50
				-92.50	Insurance	92.50
TOTAL				-92.50		92.50
Check		06/18/2020	FM Ins - Griscom4827		01-Checking XXXX2751	-105.35
				-105.35	Insurance	105.35
TOTAL				-105.35		105.35
Check		06/18/2020	FM Ins - Berkshire1909		01-Checking XXXX2751	-105.35
				-105.35	Insurance	105.35
TOTAL				-105.35		105.35
Check		06/18/2020	Amazon.com		01-Checking XXXX2751	-269.15
				-269.15	Supplies	269.15
TOTAL				-269.15		269.15
Check		06/23/2020	COP-Palethorp4814		01-Checking XXXX2751	-21.81
				-21.81	Property	21.81
TOTAL				-21.81		21.81
Check		06/23/2020	COP-Berkshire1909		01-Checking XXXX2751	-49.92
				-49.92	Property	49.92
TOTAL				-49.92		49.92
Check		06/23/2020	COP-Fillmore1641		01-Checking XXXX2751	-52.49
				-52.49	Property	52.49
TOTAL				-52.49		52.49
Check		06/23/2020	COP-Tampa4755		01-Checking XXXX2751	-56.80
				-56.80	Property	56.80
TOTAL				-56.80		56.80
Check		06/23/2020	COP-Tackawanna4562		01-Checking XXXX2751	-60.55
				-60.55	Property	60.55
TOTAL				-60.55		60.55
Check		06/23/2020	COP-Lesher5348		01-Checking XXXX2751	-60.74
				-60.74	Property	60.74
TOTAL				-60.74		60.74
Check		06/23/2020	COP-Church1932		01-Checking XXXX2751	-61.59
				-61.59	Property	61.59
TOTAL				-61.59		61.59

7:00 AM

08/21/20

Victor Maia DIP
Check Detail - Exhibit D
 June 2020

Type	Num	Date	Name	Paid Amount	Account	Original Amount
Check		06/23/2020	COP-Griscom4827		01-Checking XXXX2751	-62.30
				-62.30	Property	62.30
TOTAL				-62.30		62.30
Check		06/23/2020	COP-Cloud4310		01-Checking XXXX2751	-63.69
				-63.69	Property	63.69
TOTAL				-63.69		63.69
Check		06/23/2020	COP-Tackawanna4649		01-Checking XXXX2751	-70.45
				-70.45	Property	70.45
TOTAL				-70.45		70.45
Check		06/23/2020	COP-Ruscomb162w		01-Checking XXXX2751	-70.86
				-70.86	Property	70.86
TOTAL				-70.86		70.86
Check		06/23/2020	COP-Claridge3952		01-Checking XXXX2751	-71.36
				-71.36	Property	71.36
TOTAL				-71.36		71.36
Check		06/23/2020	COP-Albanus124e		01-Checking XXXX2751	-74.86
				-74.86	Property	74.86
TOTAL				-74.86		74.86
Check		06/23/2020	COP-Valley5023		01-Checking XXXX2751	-76.40
				-76.40	Property	76.40
TOTAL				-76.40		76.40
Check		06/23/2020	COP-Sellers1403		01-Checking XXXX2751	-83.36
				-83.36	Property	83.36
TOTAL				-83.36		83.36
Check		06/23/2020	COP-Sanger2047		01-Checking XXXX2751	-86.16
				-86.16	Property	86.16
TOTAL				-86.16		86.16
Check		06/23/2020	COP-Sylvester5835		01-Checking XXXX2751	-92.83
				-92.83	Property	92.83
TOTAL				-92.83		92.83
Check		06/23/2020	Home Depot		01-Checking XXXX2751	-251.00
				-251.00	Repairs	251.00
TOTAL				-251.00		251.00
Check		06/24/2020	Budget Plumbing		01-Checking XXXX2751	-140.00
				-140.00	Repairs	140.00
TOTAL				-140.00		140.00
Check		06/24/2020	NBCMA		01-Checking XXXX2751	-188.20
				-188.20	Utilities	188.20
TOTAL				-188.20		188.20

7:00 AM

08/21/20

Victor Maia DIP

Check Detail - Exhibit D

June 2020

Type	Num	Date	Name	Paid Amount	Account	Original Amount
Check		06/26/2020	Quickbooks Banking		01-Checking XXXX2751	-14.95
				-14.95	Bank Service Charges	14.95
TOTAL				-14.95		14.95
Check		06/30/2020	Wawa		01-Checking XXXX2751	-67.00
				-67.00	Auto	67.00
TOTAL				-67.00		67.00
Check		06/30/2020			02-Checking XXXX3728	-10.00
				-10.00	Bank Service Charges	10.00
TOTAL				-10.00		10.00

		<u>Exhibit E</u>			
Properties	Date Incurred	Payee	Purpose	Date Due	Amount Due
124 E. Albanus St	2/1/2020	City Of Philadelphia	Real Estate Taxes	3/31/2020	\$884.67
1909 Berkshire St	2/1/2020	City Of Philadelphia	Real Estate Taxes	3/31/2020	\$575.32
1932 Church St	2/1/2020	City Of Philadelphia	Real Estate Taxes	3/31/2020	\$709.70
3952 Claridge St	2/1/2020	City Of Philadelphia	Real Estate Taxes	3/31/2020	\$954.66
4310 Cloud St	2/1/2020	City Of Philadelphia	Real Estate Taxes	3/31/2020	\$733.50
1641 Fillmore St	2/1/2020	City Of Philadelphia	Real Estate Taxes	3/31/2020	\$604.71
4827 Griscom St	2/1/2020	City Of Philadelphia	Real Estate Taxes	3/31/2020	\$866.48
5348 Leshner St	2/1/2020	City Of Philadelphia	Real Estate Taxes	3/31/2020	\$845.48
4814 N Palethorp St	2/1/2020	City Of Philadelphia	Real Estate Taxes	3/31/2020	\$261.76
162 W Ruscomb St	2/1/2020	City Of Philadelphia	Real Estate Taxes	3/31/2020	\$949.06
2047 E Sanger St	2/1/2020	City Of Philadelphia	Real Estate Taxes	3/31/2020	\$1,198.23
1403 Sellers St	2/1/2020	City Of Philadelphia	Real Estate Taxes	3/31/2020	\$1,159.03
5835 Sylvester St	2/1/2020	City Of Philadelphia	Real Estate Taxes	3/31/2020	\$1,290.62
4562 Tackawanna St	2/1/2020	City Of Philadelphia	Real Estate Taxes	3/31/2020	\$842.68
4649 Tackawanna St	2/1/2020	City Of Philadelphia	Real Estate Taxes	3/31/2020	\$571.12
4755 Tampa St	2/1/2020	City Of Philadelphia	Real Estate Taxes	3/31/2020	\$1,164.63
5023 Valley St	2/1/2020	City Of Philadelphia	Real Estate Taxes	3/31/2020	\$1,062.45
5041 Valley St	2/1/2020	City Of Philadelphia	Real Estate Taxes	3/31/2020	\$1,068.05
2051 Wakeling St	2/1/2020	City Of Philadelphia	Real Estate Taxes	3/31/2020	\$760.09
					\$16,502.24
				June Payments	(1,116.17)
				Balance	\$15,386.07

Wells Fargo Everyday Checking

June 30, 2020 ■ Page 1 of 6

**WELLS
FARGO**

VICTOR H MAIA
DEBTOR IN POSSESSION
CH11 CASE #18-16907 (EPA)
79 REDWOOD DR
RICHBORO PA 18954-1646

Questions?

Available by phone 24 hours a day, 7 days a week:

Telecommunications Relay Services calls accepted

1-800-TO-WELLS (1-800-869-3557)

TTY: 1-800-877-4833

En español: 1-877-727-2932

Online: wells Fargo.com

Write: Wells Fargo Bank, N.A. (345)
P.O. Box 6995
Portland, OR 97228-6995

You and Wells Fargo

Thank you for being a loyal Wells Fargo customer. We value your trust in our company and look forward to continuing to serve you with your financial needs.

Account options

A check mark in the box indicates you have these convenient services with your account(s). Go to wells Fargo.com or call the number above if you have questions or if you would like to add new services.

Online Banking	<input checked="" type="checkbox"/>	Direct Deposit	<input checked="" type="checkbox"/>
Online Bill Pay	<input checked="" type="checkbox"/>	Auto Transfer/Payment	<input type="checkbox"/>
Online Statements	<input checked="" type="checkbox"/>	Overdraft Protection	<input type="checkbox"/>
Mobile Banking	<input checked="" type="checkbox"/>	Debit Card	<input type="checkbox"/>
My Spending Report	<input checked="" type="checkbox"/>	Overdraft Service	<input type="checkbox"/>

Statement period activity summary

Beginning balance on 6/1	\$2,533.82
Deposits/Additions	3,505.48
Withdrawals/Subtractions	- 5,123.35
Ending balance on 6/30	\$915.95

Account number: [REDACTED] 2751

VICTOR H MAIA
DEBTOR IN POSSESSION
CH11 CASE #18-16907 (EPA)

Pennsylvania account terms and conditions apply

For Direct Deposit use

Routing Number (RTN): 031000503

Overdraft Protection

This account is not currently covered by Overdraft Protection. If you would like more information regarding Overdraft Protection and eligibility requirements please call the number listed on your statement or visit your Wells Fargo branch.



Transaction history

Date	Check Number	Description	Deposits/ Additions	Withdrawals/ Subtractions	Ending daily balance
6/1		Cozy Services Lt Rodriguez St-A8C2R0Y2x7R7 Victor Maia	190.00 ✓		
6/1		Purchase authorized on 05/29 4Te*Keller William 215-757-6100 PA S300150831556612 Card 2395		46.00 ✓	
6/1		Purchase authorized on 05/30 Richboro Beer & So Richboro PA S300151595220533 Card 2395		149.62 ✓	
6/1		Purchase authorized on 05/30 Tst* Pallante S It Richboro PA S580151599019192 Card 2395		24.45 ✓	
6/1		Purchase authorized on 05/30 Wawa 8047 0008 Philadelphia PA S580151823485059 Card 2395		56.65 ✓	2,447.10
6/2		Cozy Services Lt Soriano St-D4O4N9P1M8x7 Victor Maia	985.00 ✓		3,432.10
6/4		Cozy Services Lt Rodriguez St-Z0Y7Z1V7G5A8 Victor Maia	160.00 ✓		
6/4		Cozy Services Lt Ramos St-Q3T7N9I5L4O2 Victor Maia	903.02 ✓		
6/4		Recurring Payment authorized on 06/02 Verizonwrlss*Rtccr 800-922-0204 FL S300154430250382 Card 2395		350.00 ✓	4,145.12
6/5		Purchase authorized on 06/04 Wawa 8047 0008 Philadelphia PA S300156693376332 Card 2395		68.10 ✓	4,077.02
6/8		Purchase authorized on 06/05 Walmart.Com 800-966-6546 AR S300157412581419 Card 2395		42.66 ✓	
6/8		Recurring Payment authorized on 06/06 Uscca/Delta Defens 877-677-1919 WI S300158289087438 Card 2395		22.03 ✓	4,012.33
6/9		Purchase authorized on 06/08 Gulf Oil 92061382 Richboro PA S460160675855424 Card 2395		20.00 ✓	
6/9		Purchase authorized on 06/08 Richboro True Valu Richboro PA S380160692923435 Card 2395		20.66 ✓	3,971.67
6/10		Recurring Payment authorized on 06/08 Google *Google Mus 855-836-3987 CA S300160821087130 Card 2395		15.89 ✓	3,955.78
6/11		Cozy Services Lt Rodriguez St-J1Y2G7M2Y2D0 Victor Maia	100.00 ✓		
6/11		Bill Pay Comcast Cable Communications -16 on-Line XXXXXXXXXX46165 on 06-11		85.00 ✓	
6/11		Bill Pay Home Depot on-Line XXXXXXXXXXXX56670 on 06-11		132.00 ✓	
6/11		Bill Pay Peco-Redwood79 on-Line XXXXX01902 on 06-11		250.00 ✓	3,588.78
6/12		Cozy Services Lt Soriano St-J6M8Y0N0A0K3 Victor Maia	177.46 ✓		
6/12		Purchase authorized on 06/10 Nationwide Insuran 800-421-1444 OH S380162423935310 Card 2395		348.55 ✓	
6/12		Purchase authorized on 06/10 Nationwide Insuran 800-421-1444 OH S580162424490472 Card 2395		159.17 ✓	
6/12		Purchase authorized on 06/10 Nationwide Insuran 800-421-1444 OH S300162425282702 Card 2395		237.04 ✓	3,021.48
6/15		Recurring Payment authorized on 06/12 Netflix.Com Netflix.Com CA S380164326421993 Card 2395		16.95 ✓	
6/15		Purchase authorized on 06/12 Sunoco 0133940700 Richboro PA S300164585233899 Card 2395		32.25 ✓	2,972.28
6/18		Cozy Services Lt Whetstone St-W4L5W6U3S1N9 Victor Maia	500.00 ✓		
6/18		Bill Pay Fm Ins - Wakeling2051 on-Line XXXXXXXXX58802 on 06-18		70.72 ✓	
6/18		Bill Pay Fm Ins - Valley5023 on-Line XXXXXXXXX53602 on 06-18		70.72 ✓	
6/18		Bill Pay Fm Ins - Ruscomb162W on-Line XXXXXXXXX36902 on 06-18		70.72 ✓	
6/18		Bill Pay Fm Ins - Fillmore1641 on-Line XXXXXXXXX27302 on 06-18		70.72 ✓	
6/18		Bill Pay Fm Ins - Cloud4310 on-Line XXXXXXXXX43302 on 06-18		70.72 ✓	
6/18		Bill Pay Fm Ins - Albanus124E on-Line XXXXXXXXX37502 on 06-18		70.72 ✓	
6/18		Bill Pay Fm Ins - Sellers1403 on-Line XXXXXXXXX98701 on 06-18		89.51 ✓	
6/18		Bill Pay Fm Ins - Tackawanna4649 on-Line XXXXXXXXX27101 on 06-18		91.36 ✓	
6/18		Bill Pay Fm Ins - Tackawanna4562 on-Line XXXXXXXXX29101 on 06-18		91.47 ✓	
6/18		Bill Pay Fm Ins - Tampa4755 on-Line XXXXXXXXX03901 on 06-18		92.50 ✓	
6/18		Bill Pay Fm Ins - Griscom4827 on-Line XXXXXXXXX43701 on 06-18		105.35 ✓	
6/18		Bill Pay Fm Ins - Berkshire1909 on-Line XXXXXXXXX29701 on 06-18		105.35 ✓	



Transaction history (continued)

Date	Check Number	Description	Deposits/ Additions	Withdrawals/ Subtractions	Ending daily balance
6/18		Bill Pay Amazon on-Line XXXXXXXXXXXX10483 on 06-18		269.15	2,203.27
6/22		Cozy Services Lt Rodriguez St-C5Q3R4E4M4R7 Victor Maia	100.00		2,303.27
6/23		Bill Pay Cop - Palethorp4814 on-Line xxxx88900 on 06-23		21.81	
6/23		Bill Pay Cop - Berkshire1909 on-Line xxxx33400 on 06-23		49.92	
6/23		Bill Pay Cop - Fillmore1641 on-Line xxxx92000 on 06-23		52.49	
6/23		Bill Pay Cop - Tampa4755 on-Line xxxx85600 on 06-23		56.80	
6/23		Bill Pay Cop - Tackawanna4562 on-Line xxxx36900 on 06-23		60.55	
6/23		Bill Pay Cop - Leshner5348 on-Line xxxx30700 on 06-23		60.74	
6/23		Bill Pay Cop - Church1932 on-Line xxxx44300 on 06-23		61.59	
6/23		Bill Pay Cop - Griscom4827 on-Line xxxx53500 on 06-23		62.30	
6/23		Bill Pay Cop - Cloud4310 on-Line xxxx97700 on 06-23		63.69	
6/23		Bill Pay Cop - Tackawanna4649 on-Line xxxx51500 on 06-23		70.45	
6/23		Bill Pay Cop - Ruscomb162W on-Line xxxx50200 on 06-23		70.86	
6/23		Bill Pay Cop - Claridge3952 on-Line xxxx36600 on 06-23		71.36	
6/23		Bill Pay Cop - Albanus124E on-Line xxxx42800 on 06-23		74.86	
6/23		Bill Pay Cop - Valley5023 on-Line xxxx29300 on 06-23		76.40	
6/23		Bill Pay Cop - Sellers1403 on-Line xxxx51400 on 06-23		83.36	
6/23		Bill Pay Cop - Sanger2047 on-Line xxxx38000 on 06-23		86.16	
6/23		Bill Pay Cop - Sylvester5835 on-Line xxxx77700 on 06-23		92.83	
6/23		Bill Pay Home Depot on-Line XXXXXXXXXXXX56670 on 06-23		251.00	936.10
6/24		Purchase authorized on 06/23 Budget Plumbing & Northeast Phi PA S300175795207664 Card 2395		140.00	
6/24		Bill Pay Nbcma - Redwood79 on-Line xxx04690 on 06-24		188.20	607.90
6/25		Cozy Services Lt Rodriguez St-S6Q0Z6N5I9A1 Victor Maia	290.00		897.90
6/26		Quickbooks Banking		14.95	882.95
6/30		Cozy Services Lt Rodriguez St-F6S0F5J2H7B1 Victor Maia	100.00		
6/30		Purchase authorized on 06/29 Wawa 8047 0008 Philadelphia PA S380181653690407 Card 2395		67.00	915.95
Ending balance on 6/30					915.95
Totals			\$3,505.48	\$5,123.35	

The Ending Daily Balance does not reflect any pending withdrawals or holds on deposited funds that may have been outstanding on your account when your transactions posted. If you had insufficient available funds when a transaction posted, fees may have been assessed.

Monthly service fee summary

For a complete list of fees and detailed account information, see the Wells Fargo Account Fee and Information Schedule and Account Agreement applicable to your account (EasyPay Card Terms and Conditions for prepaid cards) or talk to a banker. Go to wellsfargo.com/feefaq for a link to these documents, and answers to common monthly service fee questions.

Fee period 06/01/2020 - 06/30/2020		Standard monthly service fee \$10.00	You paid \$0.00
How to avoid the monthly service fee		Minimum required	This fee period
Have any ONE of the following account requirements			
• Minimum daily balance	\$1,500.00	\$607.90	<input type="checkbox"/>
• Total amount of qualifying direct deposits	\$500.00	\$3,505.48	<input checked="" type="checkbox"/>
• Total number of posted debit card purchases or posted debit card payments of bills in any combination	10	18	<input checked="" type="checkbox"/>
• The fee is waived when the account is linked to a Wells Fargo Campus ATM or Campus Debit Card			

Monthly service fee discount(s) (applied when box is checked)

Age of primary account owner is 17 - 24 (\$10.00 discount) ☐

RC/RC



IMPORTANT ACCOUNT INFORMATION

We're updating our Online Access Agreement effective September 30, 2020. To see what is changing, please visit wellsfargo.com/online-banking/updates.

Effective June 20, 2020, we are updating the Funds Availability Policy in our Deposit Account Agreement as follows:

In the "Longer delays may apply" section, when a longer delay applies, we are making the following changes:

- The amount of your deposit that may be available on the first business day after the day of your deposit is increasing from \$200 to \$225.
- We are changing the check deposit amount exception that may lead to a delay of generally no more than seven business days from "You deposit checks totaling more than \$5,000 on any one day" to "You deposit checks totaling more than \$5,525 on any one day."

In the "Special rules for new accounts" section, setting forth special rules that apply during the first 30 days your account is open, we are updating the amounts in the two bullets in the second paragraph from \$5,000 to \$5,525 and from \$200 to \$225 as follows:

- The first \$5,525 of a day's total deposits of cashier's, certified, teller's, traveler's, and federal, state, and local government checks and U.S. Postal Service money orders made payable to you will be available on the first business day after the day of your deposit.
- The excess over \$5,525 and funds from all other check deposits will be available on the seventh business day after the day of your deposit. The first \$225 of a day's total deposit of funds from all other check deposits, however, may be available on the first business day after the day of your deposit.

Wells Fargo enhances the Overdraft Rewind® feature

With Overdraft Rewind, Wells Fargo uses your incoming direct deposit to automatically reevaluate transactions from the previous business day and may reverse overdraft or returned item (non-sufficient funds/NSF) decisions and waive associated fees.

Beginning May 10, 2020, the enhanced Overdraft Rewind feature will also waive or refund Overdraft Protection Transfer and Advance fees.

Here's how it works:

If an electronic direct deposit is received by 9:00 a.m. local time (based on your account location as noted on your account statement), we will calculate a new account balance that includes the pending direct deposit(s), less any pending debits. If this newly calculated balance covers transactions that resulted in overdraft or non-sufficient funds (NSF) fees, or Overdraft Protection Transfer or Advance fees, during the prior business day's nightly processing, we will waive or refund those fees. We may also reverse returned item (non-sufficient funds/NSF) decisions.

Please be aware that Overdraft Rewind does not reverse the transfer or advance of funds from a linked Overdraft Protection account, and Overdraft Protection advances from credit accounts will continue to accrue interest.

Only direct deposits deposited electronically through the Automated Clearing House (ACH) qualify.

If you have questions, please call us at 1-800-869-3557 or visit wellsfargo.com/checking/overdraft-rewind for more detail.

Reminder: Wells Fargo charges a \$5 fee for each Wells Fargo Debit, ATM, or EasyPay Card transaction at non-Wells Fargo ATMs outside of the U.S. or U.S. territories. Fees from non-Wells Fargo ATM owner/operators may also apply. These fees may not be applicable to all customers and may vary depending on the type of account you have. For more details, refer to the applicable fee disclosures for your account.

WELLS
FARGO

Effective August 17, 2020, the fee for stop payment requests on checks drawn on your account, or on pre-authorized (Automated Clearing House) items, will be \$31 per item. The fee may not be applicable to all customers depending on the type of account you have. For more details, refer to the Fee and Information Schedule applicable to your account.



Worksheet to balance your account

Follow the steps below to reconcile your statement balance with your account register balance. Be sure that your register shows any interest paid into your account and any service charges, automatic payments or ATM transactions withdrawn from your account during this statement period.

A Enter the ending balance on this statement. \$ _____

B List outstanding deposits and other credits to your account that do not appear on this statement. Enter the total in the column to the right.

Description	Amount
Total	\$ _____

C Add **A** and **B** to calculate the subtotal. + \$ _____ = \$ _____

D List outstanding checks, withdrawals, and other debits to your account that do not appear on this statement. Enter the total in the column to the right.

Number/Description	Amount
Total	\$ _____

E Subtract **D** from **C** to calculate the adjusted ending balance. This amount should be the same as the current balance shown in your register. - \$ _____ = \$ _____

General statement policies for Wells Fargo Bank

■ **To dispute or report inaccuracies in information we have furnished to a Consumer Reporting Agency about your accounts.** You have the right to dispute the accuracy of information that Wells Fargo Bank, N.A. has furnished to a consumer reporting agency by writing to us at Overdraft Collection and Recovery, P.O. Box 5058, Portland, OR 97208-5058. Please describe the specific information that is inaccurate or in dispute and the basis for the dispute along with supporting documentation. If you believe the information furnished is the result of identity theft, please provide us with an identity theft report.

■ **In case of errors or questions about your electronic transfers,** telephone us at the number printed on the front of this statement or write us at Wells Fargo Bank, P.O. Box 6995, Portland, OR 97228-6995 as soon as you can, if you think your statement or receipt is wrong or if you need more information about a transfer on the statement or receipt. We must hear from you no later than 60 days after we sent you the FIRST statement on which the error or problem appeared.

1. Tell us your name and account number (if any).
2. Describe the error or the transfer you are unsure about, and explain as clearly as you can why you believe it is an error or why you need more information.
3. Tell us the dollar amount of the suspected error.

We will investigate your complaint and will correct any error promptly. If we take more than 10 business days to do this, we will credit your account for the amount you think is in error, so that you will have the use of the money during the time it takes us to complete our investigation.

Wells Fargo Everyday Checking

June 30, 2020 ■ Page 1 of 4

WELLS
FARGO

VICTOR H MAIA
DEBTOR IN POSSESSION
CH11 CASE #18-16907 (EPA)
79 REDWOOD DR
RICHBORO PA 18954-1646

Questions?

Available by phone 24 hours a day, 7 days a week:

Telecommunications Relay Services calls accepted

1-800-TO-WELLS (1-800-869-3557)

TTY: 1-800-877-4833

En español: 1-877-727-2932

Online: wells Fargo.com

Write: Wells Fargo Bank, N.A. (345)
P.O. Box 6995
Portland, OR 97228-6995

You and Wells Fargo

Thank you for being a loyal Wells Fargo customer. We value your trust in our company and look forward to continuing to serve you with your financial needs.

Account options

A check mark in the box indicates you have these convenient services with your account(s). Go to wells Fargo.com or call the number above if you have questions or if you would like to add new services.

Online Banking	<input checked="" type="checkbox"/>	Direct Deposit	<input type="checkbox"/>
Online Bill Pay	<input checked="" type="checkbox"/>	Auto Transfer/Payment	<input type="checkbox"/>
Online Statements	<input checked="" type="checkbox"/>	Overdraft Protection	<input type="checkbox"/>
Mobile Banking	<input checked="" type="checkbox"/>	Debit Card	<input type="checkbox"/>
My Spending Report	<input checked="" type="checkbox"/>	Overdraft Service	<input type="checkbox"/>

Statement period activity summary

Beginning balance on 6/1	\$1,250.00
Deposits/Additions	0.00
Withdrawals/Subtractions	- 10.00
Ending balance on 6/30	\$1,240.00

Account number: [REDACTED] 3728

VICTOR H MAIA
DEBTOR IN POSSESSION
CH11 CASE #18-16907 (EPA)

Pennsylvania account terms and conditions apply

For Direct Deposit use

Routing Number (RTN): 031000503

Overdraft Protection

This account is not currently covered by Overdraft Protection. If you would like more information regarding Overdraft Protection and eligibility requirements please call the number listed on your statement or visit your Wells Fargo branch.

Transaction history

Date	Check Number	Description	Deposits/ Additions	Withdrawals/ Subtractions	Ending daily balance
6/30		Monthly Service Fee		10.00	1,240.00
Ending balance on 6/30					1,240.00
Totals			\$0.00	\$10.00	

*The Ending Daily Balance does not reflect any pending withdrawals or holds on deposited funds that may have been outstanding on your account when your transactions posted. If you had insufficient available funds when a transaction posted, fees may have been assessed.

Monthly service fee summary

For a complete list of fees and detailed account information, see the Wells Fargo Account Fee and Information Schedule and Account Agreement applicable to your account (EasyPay Card Terms and Conditions for prepaid cards) or talk to a banker. Go to wellsfargo.com/feefaq for a link to these documents, and answers to common monthly service fee questions.

Fee period 06/01/2020 - 06/30/2020		Standard monthly service fee \$10.00	You paid \$10.00
How to avoid the monthly service fee		Minimum required	This fee period
Have any ONE of the following account requirements			
• Minimum daily balance		\$1,500.00	\$1,250.00 <input type="checkbox"/>
• Total amount of qualifying direct deposits		\$500.00	\$0.00 <input type="checkbox"/>
• Total number of posted debit card purchases or posted debit card payments of bills in any combination		10	0 <input type="checkbox"/>
• The fee is waived when the account is linked to a Wells Fargo Campus ATM or Campus Debit Card			
Monthly service fee discount(s) (applied when box is checked)			
Age of primary account owner is 17 - 24 (\$10.00 discount)		<input type="checkbox"/>	
RC/RC			

**IMPORTANT ACCOUNT INFORMATION**

We're updating our Online Access Agreement effective September 30, 2020. To see what is changing, please visit wellsfargo.com/online-banking/updates.

Effective June 20, 2020, we are updating the Funds Availability Policy in our Deposit Account Agreement as follows:

In the "Longer delays may apply" section, when a longer delay applies, we are making the following changes:

- The amount of your deposit that may be available on the first business day after the day of your deposit is increasing from \$200 to \$225.
- We are changing the check deposit amount exception that may lead to a delay of generally no more than seven business days from "You deposit checks totaling more than \$5,000 on any one day" to "You deposit checks totaling more than \$5,525 on any one day."

In the "Special rules for new accounts" section, setting forth special rules that apply during the first 30 days your account is open, we are updating the amounts in the two bullets in the second paragraph from \$5,000 to \$5,525 and from \$200 to \$225 as follows:

- The first \$5,525 of a day's total deposits of cashier's, certified, teller's, traveler's, and federal, state, and local government checks and U.S. Postal Service money orders made payable to you will be available on the first business day after the day of your deposit.



- The excess over \$5,525 and funds from all other check deposits will be available on the seventh business day after the day of your deposit. The first \$225 of a day's total deposit of funds from all other check deposits, however, may be available on the first business day after the day of your deposit.

Wells Fargo enhances the Overdraft Rewind® feature

With Overdraft Rewind, Wells Fargo uses your incoming direct deposit to automatically reevaluate transactions from the previous business day and may reverse overdraft or returned item (non-sufficient funds/NSF) decisions and waive associated fees.

Beginning May 10, 2020, the enhanced Overdraft Rewind feature will also waive or refund Overdraft Protection Transfer and Advance fees.

Here's how it works:

If an electronic direct deposit is received by 9:00 a.m. local time (based on your account location as noted on your account statement), we will calculate a new account balance that includes the pending direct deposit(s), less any pending debits. If this newly calculated balance covers transactions that resulted in overdraft or non-sufficient funds (NSF) fees, or Overdraft Protection Transfer or Advance fees, during the prior business day's nightly processing, we will waive or refund those fees. We may also reverse returned item (non-sufficient funds/NSF) decisions.

Please be aware that Overdraft Rewind does not reverse the transfer or advance of funds from a linked Overdraft Protection account, and Overdraft Protection advances from credit accounts will continue to accrue interest.

Only direct deposits deposited electronically through the Automated Clearing House (ACH) qualify.

If you have questions, please call us at 1-800-869-3557 or visit wellsfargo.com/checking/overdraft-rewind for more detail.

Reminder: Wells Fargo charges a \$5 fee for each Wells Fargo Debit, ATM, or EasyPay Card transaction at non-Wells Fargo ATMs outside of the U.S. or U.S. territories. Fees from non-Wells Fargo ATM owner/operators may also apply. These fees may not be applicable to all customers and may vary depending on the type of account you have. For more details, refer to the applicable fee disclosures for your account.

Effective August 17, 2020, the fee for stop payment requests on checks drawn on your account, or on pre-authorized (Automated Clearing House) items, will be \$31 per item. The fee may not be applicable to all customers depending on the type of account you have. For more details, refer to the Fee and Information Schedule applicable to your account.



Worksheet to balance your account

Follow the steps below to reconcile your statement balance with your account register balance. Be sure that your register shows any interest paid into your account and any service charges, automatic payments or ATM transactions withdrawn from your account during this statement period.

A Enter the ending balance on this statement. \$ _____

B List outstanding deposits and other credits to your account that do not appear on this statement. Enter the total in the column to the right.

Description	Amount
Total	\$ _____

C Add **A** and **B** to calculate the subtotal. + \$ _____ = \$ _____

D List outstanding checks, withdrawals, and other debits to your account that do not appear on this statement. Enter the total in the column to the right.

Number/Description	Amount
Total	\$ _____

E Subtract **D** from **C** to calculate the adjusted ending balance. This amount should be the same as the current balance shown in your register. - \$ _____ = \$ _____

General statement policies for Wells Fargo Bank

■ **To dispute or report inaccuracies in information we have furnished to a Consumer Reporting Agency about your accounts.** You have the right to dispute the accuracy of information that Wells Fargo Bank, N.A. has furnished to a consumer reporting agency by writing to us at Overdraft Collection and Recovery, P.O. Box 5058, Portland, OR 97208-5058. Please describe the specific information that is inaccurate or in dispute and the basis for the dispute along with supporting documentation. If you believe the information furnished is the result of identity theft, please provide us with an identity theft report.

■ **In case of errors or questions about your electronic transfers,** telephone us at the number printed on the front of this statement or write us at Wells Fargo Bank, P.O. Box 6995, Portland, OR 97228-6995 as soon as you can, if you think your statement or receipt is wrong or if you need more information about a transfer on the statement or receipt. We must hear from you no later than 60 days after we sent you the FIRST statement on which the error or problem appeared.

1. Tell us your name and account number (if any).
2. Describe the error or the transfer you are unsure about, and explain as clearly as you can why you believe it is an error or why you need more information.
3. Tell us the dollar amount of the suspected error.

We will investigate your complaint and will correct any error promptly. If we take more than 10 business days to do this, we will credit your account for the amount you think is in error, so that you will have the use of the money during the time it takes us to complete our investigation.